What is claimed is:

1. A relay server to be installed in a payment system made up of a user terminal being able to be connected to a network and used to take a payment procedure for a transaction on said network between a shop and a user using said shop, a shop server connected to said network and used to produce payment information including amounts to be paid by said user in said transaction, a payment server connected to said network and used to perform payment processing for said transaction between said user and said shop and a wallet server connected to said network and having authentication information of said user required for said payment processing to be performed by said payment server and making a request of said payment server through said shop for said payment processing,

wherein said relay server comprises a redirecting section which transfers, when having received procedure requesting information to prompt said shop to take said payment procedure from said user terminal, said procedure requesting information to said shop server and, when having received said payment information from said shop server having acquired said procedure requesting information, transfers said payment information to said wallet server.

2. The relay server according to Claim 1, wherein said user terminal employed in said payment system has no function of transferring said payment information to said wallet server.

3. The relay server according to Claim 1, wherein said user terminal is able to carry out direct communication with said shop server except a direct

29

receipt of said payment information from said shop server.

4.   The relay server according to Claim 1, further comprising a contents converting unit being operated, at a time of taking said payment procedure, when said relay server has received information for said payment procedure that had been transmitted from said wallet server toward said user terminal, to select a predetermined information item out of said information for said payment procedures, based on receiving capability of said user terminal, to produce summarized information using said selected information item and to transmit said summarized information to said user terminal.

5.   The relay server according to Claim 4, wherein said information, having been transmitted from said wallet server to said user terminal, is confirming information used for said user to confirm details of said transaction based on said payment information transmitted from said shop server to said wallet server and said predetermined item of said confirming information contains at least amounts to be paid out of said payment information.

6.   The relay server according to Claim 4, wherein said summarized information is generated by said contents converting section in accordance with a template in which insertion of said predetermined information item is set in advance and said predetermined item is placed in a predetermined position in said template.

7.   The relay server according to Claim 6, wherein said confirming information contains an identifier used to identify said payment procedure and said predetermined information item of said template contains said identifier.

30

8.   The relay server according to Claim 4, further comprising a first communicating section used to carry out communication with said user terminal through said network, a second communicating section used to carry out communication through said network with each of said shop servers, settlement institutions, said wallet servers and registration authorities and a control section used to control said communication with each of said first and second communicating sections.

9.   The relay server according to Claim 8, wherein said payment server in said payment system, when said payment procedure has terminated, transmits result information showing termination of said payment processing through said wallet server toward said user terminal.

10.   The relay server according to Claim 9, wherein, when the time required from when said relay server has received a response for said confirming information from said user terminal to when said relay server has received said result information through said wallet server from said payment server exceeds a predetermined period of time, communicating information used to continue communication between said relay server and said user terminal is exchanged with said user terminal until time of receipt of said result information.

11.   The relay server according to Claim 10, wherein said communicating information used to continue communication with said user terminal is information to be transmitted from said relay server to said user terminal which contains information enabling said user to make an inquiry about a

progress of said payment processing and information showing said inquiry made, of said relay server, by said user having obtained said information.

12.   The relay server according to Claim 1, wherein said payment system has a registration authority to produce said authentication information of said user and, when said relay server has received said authentication information from said registration authority, said redirecting section is operated to transfer said authentication information fed from said registration authority to said wallet server.

13.   The relay server according to Claim 4, wherein said information out of which said predetermined item is to be selected by said content converting section is information that said registration authority transmits through said relay server toward said user terminal to produce said authentication information.

14.   The relay server according to Claim 4, wherein said payment system is provided with a plurality of said wallet servers, and said information out of which said predetermined item is to be selected by said contents converting section is information used by said user to select said wallet server for said payment out of said plurality of said wallet servers.

15.   A method for relaying communication between a user terminal and a wallet server which is employed in a payment system made up of a user terminal being able to be connected to a network and used to take a payment procedure for a transaction on said network between a shop and a user using said shop, a shop server connected to said network and used to produce

32

payment information including amounts to be paid by said user in said transaction, a payment server connected to said network and used to perform payment processing for said transaction between said user and said shop and a wallet server connected to said network and having authentication information of said user required for said payment processing to be performed by said payment server and making a request of said payment server through said shop for said payment processing, and

wherein said method for relaying comprises a step of transferring said payment information transmitted from said shop server to said wallet server and a step of transferring payment processing request transmitted from said user terminal to make a request of said payment server for said payment processing to said wallet server.

16.   A payment system comprising:

a user terminal being able to be connected to a network and used to take a payment procedure for a transaction on said network between a shop and a user using said shop;

a shop server connected to said network and used to produce payment information including amounts to be paid by said user in said transaction;

a payment server connected to said network and used to perform payment processing for said transaction between said user and said shop;

a wallet server connected to said network and having authentication information of said user required for said payment processing to be performed by said payment server and making a request of said payment server through said shop for said payment processing; and

a redirecting section used to transfer, when said payment information is received from said shop server, said payment information to said wallet

server and, when a payment processing request to make a request of said payment server for said payment processing is received from said user terminal, said request to said wallet server.